Will the Minister of FINANCE be pleased to state:

(a) whether Government's attention has been invited to a number of advertisements appearing in the newspapers inviting investments in plantations and agricultural produces; if so, whether Government have examined the contents and if so, the reaction of Government thereto;

(b) whether Government have any control on such companies and whether they have taken approval of Government for their ventures; and

(c) whether income derived from such companies is free of income tax, as advertised by these companies?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY) : (a) to (c) The Information is being collected and will be laid on the Table of the House.

Separate Counter for Exchange of Currency Notes

3775. SYED SIBTEY RAZI: Will the Minister of FINANCE be pleased to state:

(a) whether some instructions exist with private ft public sector banks of Delhi and U.P. to set up one counter in each Branch under them to exchange soiled, mutilated currency notes, to issue new currency notes and new coins to people to decongest the premises of Reserve Bank of India;

(b) if so, the details thereof and the names of branches in Delhi and U.P., separately, complying with these instructions, sector-wise;

(c) whether these instructions are also applicable to various branches of State Bank of India in Delhi and U.P.;

(d) if so, the names of these branches, separately, for Delhi and U.P. complying with these instructions with working hours of these special counters; and

(e) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI *M.* V. CHANDRASHEKHAR MURTHY) : (a) to (e) Reserve Bank of India (RBI) have reported that the private sector banks have not so far been delegated powers to exchange/adjudicate soiled/ mutilated currency notes. In the case of public sector banks, while all branches are authorised to exchange soiled and slightly mutilated notes, the branches maintaining currency chests have been delegated full powers to exchange soiled and mutilated notes. Although the instructions issued by RBI do not provide for setting up of one exclusive counter in each branch for this purpose, the public sector banks branches cater to the needs of the public through one or more of their cash counters on all working days during business hours.

The above instructions are applicable *to* all branches of public sector banks including branches of State Bank of India (SBI) in Delhi and Uttar Pradesh. Normal working hours of these branches are from 10 a.m. to 2 p.m. on weekdays and from 10 a.m.. to 12 noon on Saturdays.

Complaints relating to non-compliance of the above instructions of RBI an taken up with the concerned banks for remedial action.

Instructions regarding Issue of Demand Drafts, Cheque Book* etc.

3776. SYED SIBTEY RAZI: Will the Minister of FINANCE be pleased to state:

(a) whether some instructions exist with public sector and private sector banks of Delhi and Uttar Pradesh to provide various services like issue of Demand Drafts, Fixed Deposit Receipts, Cheque Books, Pass-Books, etc. to its customers within some fixed time limit during day of transaction;

(b) if so, the details thereof, separately, for public sector and private sector banks;

(c) whether these instructions also provide for each branch under public as well as private sector to display these time-bound services in their respective premises;

(d) if so, the details thereof and what action is contemplated against de faulting banks not complying with these instructions;

(e) whether the instructions, as referred to parts (a) and (c) above, are also applicable to various branches of State Bank of India in Delhi and Uttar Pradesh; and

(f) if so, the details thereof and if not, the reasons therefor ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY) : (a) to (d) Reserve Bank of India (RBI) have reported that on the basis of the recommendations of the Goiporia Committee on Customer Service they have advised all scheduled commercial banks in January, 1992 to display prominently in the banking hall time norms for specified business transactions. Complaints received from individual customers about non-adherence/non-display of time norms laid down are taken up with the banks concerned for necessary corrective action.

(e) and (f) The instructions of RBI issued in January, 1992 are applicable to State Bank of India also. According to information furnished by State Bank of India, the bank have laid down time norms' for six types of transactions, namely, issuance of demand drafts, issuance of cheque books, receipt of cash, opening of account, encashment of cheques and encashment of drafts. All branches of State Bank of India including those in Delhi and in Uttar Pradesh are required to follow these instructions and also to display them in their banking halls.

बिहार में त्रिमुहानीघाट में बैंक की शाखाएं खोला जाना

3777. **श्री सत्यप्रकाश मालवीय :** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या उनके मंत्रालय को ग्राम त्रिमुहानी-घाट, जिला दरभंगा (बिहार) में बैंक की शाखा खोलने जाने के संबंध में अभ्यावेदन प्राप्त हुए हैं ; यदि हां, तो ऐसा अभ्यावेदन सर्वप्रथम कब दिया गया और किस व्यक्ति/एजेंसी ने यह अभ्यावेदन दिया ;

(ख) सरकार इस संबंध में क्या कार्यवाही कर रही है ;

(ग) इसके कब तक खोले जाने की सम्भावना है; और

(घ) क्या सरकार ने बैंक खोलने के लिए कोई मानदंड निर्धारित किए हैं और यदि हां, तो उनका ब्यौरा क्या है ?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० वी० चंद्रशेखर मूर्ति) : (क) भारतीय रिजर्व बैंक को दरभंगा जिले (बिहार) में ग्रामीण केन्द्र त्रिमुहानी-घाट में शाखा खोलने के वास्ते किसी बैंक से कोई प्रस्ताव प्राप्त नहीं हुआ है ।

(ख) और (ग) उपर्युक्त (क) के संदर्भ में प्रश्न ही नहीं उठता है ।

(घ) 1990-95 की वर्तमान शाखा विस्तार नीति के तहत, अपने सेवा क्षेत्र दृष्टिकोण के अन्तर्गत ग्रामीण केन्द्रों पर शाखा खोलने के लिए बैंकों से प्राप्त प्रस्ताव संबंधित राज्य सरकारों के संस्थागत वित्त निदेशालयों से विधिवत संस्तुत होते हैं, जिन पर भारतीय रिजर्व बैंक गुण-दोषों के आधार पर विचार करता है ।

Withdrawal of Concessions to Small Scale Industries in Punjab

3778. SHRI IQBAL SINGH : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that highly labour intensive industries like steel manufacturing, yam, hosiery, shawl making, foundry, soap making, card board, fan manufacturing etc. in Punjab have been adversely affected due to withdrawal of concessions to the small scale industries;

(b) if so, what are the details in this regard; and

(c) what steps are being taken by Government to save the interests of small scale in the State ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY) : (a) and (b) In the Budget 1994-95, excise duty exemption on certain items like shawls, soap made without the aid of power, card board boxes, woollen yarn, rerolled products of iron and steel etc. have been withdrawn. However, in terms of general SSI exemptions scheme, SSI units manufacturing specified goods are not required to pay excise duty for the